

A PUBLICATION OF THE NEW JERSEY DIVISION OF PENSIONS AND BENEFITS

LEO: Law Enforcement Officers and the Public Employees' Retirement System

Public Employees' Retirement System

Chapter 257, P.L. 1955, established the Law Enforcement Officer (LEO) category as a special group of the Public Employees' Retirement System (PERS). The LEO group is eligible for enhanced retirement benefits not available to regular PERS members.

ELIGIBILITY

Individuals who do not meet the age or medical requirements for entry into the Police and Firemen's Retirement System (PFRS) as a result of employment in the titles listed below, are eligible to participate in the LEO category or as a regular member of PERS.

Any person employed in an eligible job title who meets the enrollment criteria will be enrolled in the LEO category of PERS membership, unless the member specifically signs a *Law Enforcement Officer - Waiver Form* within 90 days of receiving the LEO eligibility notification. A LEO-eligible individual, who signs the waiver form, will be enrolled as a non-law enforcement officer in the regular PERS category of membership; however, all employees holding LEO-eligible titles are subject to Compulsory Retirement as described under the "Retirement" section of this fact sheet.

The category of individuals authorized to participate as LEO members is limited and is specifically defined in the law by titles of positions (N.J.S.A. 43:15A-97).

PERS COVERED TITLES

Currently, new employees in LEO titles may choose to participate in the LEO category or as a regular member of the PERS. The following titles are covered by the LEO designation:

Division of Fish and Game

Conservation Officer

Office of County Prosecutor

County Detective

Lieutenant of County Detectives

Captain of County Detectives

Chief of County Detectives

County Investigator

Office of County Sheriff

Sheriff's Officer

Sergeant Sheriff's Officer

Lieutenant Sheriff's Officer

Captain Sheriff's Officer

Chief Sheriff's Officer

Sheriff's Investigator

Palisades Interstate Park Commission

Patrolman

Police Officer

RETIREMENT

Individuals classified as LEOs have a special set of retirement benefits. LEO members must have contributed for at least 10 years in order to receive the LEO calculation of the benefit. LEO members can retire at a somewhat younger age than other members of the Public Employees' Retirement System.

The following are the retirement qualifications and calculations that are unique for LEO members:

- **Service Retirement:** Permitted at age 55 after 20 years of law enforcement service. The annual allowance is equal to 2 percent of the Final Average Salary¹ for which contributions were made as a law enforcement officer, up to 25 years — plus 1 percent for each year of LEO service over 25 years; plus 1.81 percent for each year of (non LEO) PERS service.
- **Ordinary Disability:** After 5 years of law enforcement service, minimum of 43.6 percent of the Final Average Salary¹.

¹*Final Average Salary (FAS) means your average base salary for the three years immediately preceding your retirement. If your three last years are not your highest years of salary, your allowance will be calculated using your three highest consecutive fiscal years (July 1 to June 30) of salary.*

- **Accidental Disability:** While all other benefits are similar to that of the PERS (72.7 percent of

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the base salary at the time of the traumatic event), there is a minimum \$5,000 Group Life Insurance death benefit in the event of death after retirement.

- **Compulsory Retirement:** *Non-veterans* must retire by the first day of the calendar month after attaining age 65. However, *veterans* who lack 20 years of PERS service credit at age 65 must retire as soon as they have 20 years of such service or on attainment of 70 years of age, whichever is earlier.

NOTE: A PERS member who is *eligible* to participate in LEO, regardless of whether he or she waives the right to participate in the LEO category or not, is subject to the mandatory retirement provisions applicable to LEO eligible members.

NOTE: In order to receive the special LEO retirement benefits, you must retire **directly** from the LEO eligible position. If you transfer out of the LEO title into a non-LEO title, your LEO status is forfeited and you will receive the benefits of a regular PERS member, if you qualify.

RATES OF CONTRIBUTION, PURCHASE OF SERVICE CREDIT, LOANS, GROUP LIFE INSURANCE, WITHDRAWAL

These areas of LEO membership are identical to those of a regular PERS member. Please see the PERS Membership Handbook or your personnel representative for more information regarding these benefits.

CONTACTING THE DIVISION OF PENSIONS AND BENEFITS

Telephone Numbers

Automated Information System - (609) 777-1777

Provides Loan, Withdrawal, Account Information, and Purchase or Retirement Estimates. Available 24

hours a day (access using a touch-tone phone).

Benefit Information Library - (609) 777-1931

Recorded information regarding Enrollment, Purchase of Service Credit, Death Benefits, Retirement Information, and The State Health Benefits Program. Also includes seminar information and the ability to order forms Available 24 hours a day (access using a touch-tone phone).

Fax on Demand - (609) 777-1931

Provides automated faxing of many commonly requested forms and publications. Available 24 hours a day (access using a touch-tone phone).

Office of Client Services - (609) 292-7524

General information by speaking to a pension counselor. Counselors available Monday through Friday (except State Holidays) from 9:00 a.m. to 4:00 p.m.

Mailing Address

Our mailing address is: Division of Pensions and Benefits, P.O. Box 295, Trenton, New Jersey 08625-0295. On all correspondence, be sure to include your membership number or Social Security number.

Counseling Services

The Division of Pensions and Benefits offers one-on-one counseling services to members of the retirement systems and other benefit programs. No appointment is necessary. Counselors are available Monday through Friday (except State Holidays) from 8:30 a.m. to 4:00 p.m. at One State Street Square, 50 West State Street, 3rd Floor, Trenton, New Jersey.

Visit Us Over the Internet

The Division of Pensions and Benefits' Internet home-page is available 24 hours a day. The site contains general information about your pension fund, the State Health Benefits Program, updates of new pension related legislation, and downloads of commonly used forms and publications. Our Internet address is: www.state.nj.us/treasury/pensions

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This fact sheet is a summary and not intended to provide total information.

Although every attempt at accuracy is made, it cannot be guaranteed.
